

United States Bankruptcy Court
Eastern District of New York

In re:
John Russo
Elizabeth Russo
Debtors

Case No. 17-45625-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7

Page 1 of 2
Total Noticed: 37

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db/jdb
smg John Russo, Elizabeth Russo, 305 Arden Ave, Staten Island, NY 10312-1207
NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9126705 Bayview Loan Serving, PO Box 650091, Dallas, TX 75265-0091
9126706 Capl/l&t, PO Box 30253, Salt Lake City, UT 84130-0253
9126713 Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
9126712 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/First Savings Bank, 500 E 60th St N,
Sioux Falls, SD 57104-0478)
9126719 First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
9126720 Fortivamc/Mabtc/Atls, 5 Concourse Pkwy, Atlanta, GA 30328-5350
9126721 Fortivap/Mabtc/Atls, 5 Concourse Pkwy, Atlanta, GA 30328-5350
9126727 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)
9126726 Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,
Dallas, TX 75266-0360
9126728 Nissan-Infiniti LT, Nissan Motor Acceptance Corp/Infinity, PO Box 660360,
Dallas, TX 75266-0360
9134606 +PHH Mortgage Corporation, c/o Shapiro, DiCaro & Barak, LLC, One Huntington Quadrangle,
Suite 3N05, Melville, NY 11747-4468
9126730 Shapiiro DiCaro & Barak, LLP, 175 Mile Crossing Blvd, Rochester, NY 14624-6249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 07 2018 18:30:58
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Feb 07 2018 18:30:22
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9126703 EDI: TSYS2.COM Feb 07 2018 18:28:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015
9126704 EDI: TSYS2.COM Feb 07 2018 18:28:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
9126707 EDI: CAPITALONE.COM Feb 07 2018 18:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
9126708 EDI: CAPITALONE.COM Feb 07 2018 18:28:00 Capital One, PO Box 26625,
Richmond, VA 23261-6625
9126709 EDI: CAPITALONE.COM Feb 07 2018 18:28:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
9126710 EDI: CAPITALONE.COM Feb 07 2018 18:28:00 Capital One NA,
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
9126711 EDI: MERRICKBANK.COM Feb 07 2018 18:28:00 Cardworks/CW Nexus, Attn: Bankruptcy,
PO Box 9201, Old Bethpage, NY 11804-9001
9126714 +EDI: CAUT.COM Feb 07 2018 18:28:00 Chase Auto Finance, National Bankruptcy Dept,
201 N Central Ave MSC AZ1-1191, Phoenix, AZ 85004-1071
9126716 EDI: RCSFNBMARIN.COM Feb 07 2018 18:28:00 Credit One Bank NA, PO Box 98872,
Las Vegas, NV 89193-8872
9126715 EDI: RCSFNBMARIN.COM Feb 07 2018 18:28:00 Credit One Bank NA, PO Box 98873,
Las Vegas, NV 89193-8873
9126718 +EDI: AMINFOFP.COM Feb 07 2018 18:28:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
9126717 EDI: AMINFOFP.COM Feb 07 2018 18:28:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
9126722 EDI: CBSKOHL.COM Feb 07 2018 18:28:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
Milwaukee, WI 53201-3043
9126723 +EDI: CBSKOHL.COM Feb 07 2018 18:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
9126724 E-mail/Text: bk@lendingclub.com Feb 07 2018 18:30:39 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985
9126725 EDI: MERRICKBANK.COM Feb 07 2018 18:28:00 Merrick Bank Corp, PO Box 9201,
Old Bethpage, NY 11804-9001
9126729 EDI: SEARS.COM Feb 07 2018 18:28:00 Sears/Cbna, PO Box 6283,
Sioux Falls, SD 57117-6283
9126731 EDI: RMSC.COM Feb 07 2018 18:28:00 Synchb/Care Credit, C/o, PO Box 965036,
Orlando, FL 32896-5036
9126732 EDI: RMSC.COM Feb 07 2018 18:28:00 Synchb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
9126733 EDI: RMSC.COM Feb 07 2018 18:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

District/off: 0207-1

User: admin
Form ID: 318DF7Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl159@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Joint Debtor Elizabeth Russo kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor John Russo kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Shari S Barak on behalf of Creditor PHH Mortgage Corporation sbarak@logs.com,
NYBKCourt@logs.com

TOTAL: 5

Information to identify the case:Debtor 1 **John Russo**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9005**

EIN --_-----

Debtor 2 **Elizabeth Russo**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5467**

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-45625-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

John Russo

Elizabeth Russo

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: February 7, 2018

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.